

Information to identify the case:

Debtor 1	Michael J. Jones	Social Security number or ITIN	xxx-xx-7492
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 6/26/18
Case number: 18-10644-TPA		Date case converted to chapter	7 11/5/20

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael J. Jones	
2. All other names used in the last 8 years		
3. Address	1040 South Hermitage Road Hermitage, PA 16148	
4. Debtor's attorney Name and address	Rebeka Seelinger 4640 Wolf Road Erie, PA 16505	Contact phone 814-824-6670 Email: rebeka@seelingerlaw.com
5. Bankruptcy trustee Name and address	Tamera Ochs Rothschild 318 W. Spring Street Titusville, PA 16354	Contact phone 814-827-2760 Email: trothschild@gmx.com

For more information, see page 2 >

Debtor **Michael J. Jones**

Case number **18-10644-TPA**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 11/5/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 8, 2020 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 2/6/21 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 1/14/21 Deadline for governmental units to file a proof of claim: Filing deadline: 12/24/18 Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Michael J. Jones
Debtor(s)

Case No. 18-10644-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Nov 05, 2020

User: culy
Form ID: 309B

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2020:

Recip ID	Recipient Name and Address
db	+ Michael J. Jones, 1040 South Hermitage Road, Hermitage, PA 16148-3621
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ James McNally, Cohen Seglias Pallas Greenhall & Furman, 525 William Penn Place, Suite 3005, Pittsburgh, PA 15219-1706
aty	+ Mario J. Hanyon, Brock & Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
aty	+ Richard J. Bedford, Seelinger Law Corporation, 4640 Wolf Road, Erie, PA 16505-1451
aty	+ Thomas E. Reilly, THOMAS E. REILLY, PC, 1468 Laurel Drive, Sewickley, PA 15143-8599
aty	+ Thomas Song, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14902071	+ Aberdeen Proving Ground Federal Credit Union, C/O Silverman Theologou LLP, 11200 Rockville Pike, Ste. 520, N. Bethesda, MD 20852-7105
14871147	+ Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
14898523	+ Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14899194	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rebeka@seelingerlaw.com	Nov 06 2020 00:50:00	Rebeka Seelinger, 4640 Wolf Road, Erie, PA 16505
tr	+ EDI: BTOROTHSCILD.COM	Nov 06 2020 05:33:00	Tamera Ochs Rothschild, 318 W. Spring Street, Titusville, PA 16354-1659
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 06 2020 00:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 06 2020 00:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Nov 06 2020 00:51:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: bankruptcygroup@apgfcu.com	Nov 06 2020 00:51:00	Aberdeen Proving Ground Federal Credit Union, 1321 Pulaski Hwy, Edgewood, MD 21040-1502
cr	+ Email/Text: ebnteam@sscu.net	Nov 06 2020 00:51:00	Seven Seventeen Credit Union, Inc., 3181 Larchmont Ave., Warren, OH 44483-2498
14871143	+ Email/Text: bankruptcygroup@apgfcu.com	Nov 06 2020 00:51:00	APG Federal Credit Union, Attn: Bankruptcy, Po Box 1176, Aberdeen, MD 21001-6176
14894296	EDI: CBSAAFES.COM	Nov 06 2020 05:33:00	Army & Air Force Exchange Services, Attention GC-G, 3911 S. Walton Walker Blvd., Dallas, TX 75236

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14871148	EDI: CBSAAFES.COM	Nov 06 2020 05:33:00	Military Star/AAFES, Attention: Bankruptcy, Po Box 650060, Dallas, TX 75265
14871144	+ EDI: CITICORP.COM	Nov 06 2020 05:33:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14871145	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 06 2020 02:04:32	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14874693	EDI: DISCOVER.COM	Nov 06 2020 05:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14871146	+ EDI: DISCOVER.COM	Nov 06 2020 05:33:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14902085	Email/PDF: resurgentbknotifications@resurgent.com	Nov 06 2020 02:05:47	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14871149	+ EDI: NFCU.COM	Nov 06 2020 05:33:00	Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14887398	+ EDI: NFCU.COM	Nov 06 2020 05:33:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
14890473	EDI: AGFINANCE.COM	Nov 06 2020 05:33:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14871150	+ EDI: AGFINANCE.COM	Nov 06 2020 05:33:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14871436	+ EDI: PRA.COM	Nov 06 2020 05:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14871151	+ Email/Text: ebnteam@sscu.net	Nov 06 2020 00:51:00	Seven Seventeen Cred, Attn: Bankruptcy, 3181 Larchmont Ave. Ne, Warren, OH 44483-2498
14884483	+ Email/Text: ebnteam@sscu.net	Nov 06 2020 00:51:00	Seven Seventeen Credit Union, Inc., 3181 Larchmont Ave., NE, Warren, OH 44483-2498
14904774	+ EDI: RMSC.COM	Nov 06 2020 05:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14871152	+ EDI: RMSC.COM	Nov 06 2020 05:33:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14871153	+ EDI: RMSC.COM	Nov 06 2020 05:33:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14871154	+ EDI: RMSC.COM	Nov 06 2020 05:33:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14871155	+ EDI: RMSC.COM	Nov 06 2020 05:33:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14871156	EDI: TFSR.COM	Nov 06 2020 05:33:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
15281113	EDI: BL-TOYOTA.COM	Nov 06 2020 05:33:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14871157	+ EDI: USAA.COM	Nov 06 2020 05:33:00	Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
14904720	EDI: ECAST.COM	Nov 06 2020 05:33:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14871158	*+	APG Federal Credit Union, Attn: Bankruptcy, Po Box 1176, Aberdeen, MD 21001-6176
14871163	*P++	CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849, address filed with court:, Military Star/AAFES, Attention: Bankruptcy, Po Box 650060, Dallas, TX 75265
14871159	*+	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14871160	*+	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14871161	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14871162	*+	Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
14871164	*+	Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14871165	*+	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14871166	*+	Seven Seventeen Cred, Attn: Bankruptcy, 3181 Larchmont Ave. Ne, Warren, OH 44483-2498
14871167	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14871168	*+	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14871169	*+	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14871170	*+	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14871171	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
14871172	*+	Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 0 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
James McNally	on behalf of Creditor Seven Seventeen Credit Union Inc. jmcnally@cohenseglia.com, dlandi@cohenseglia.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation mario.hanyon@brockandscott.com wbecf@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Michael J. Jones rebeka@seelingerlaw.com
Richard J. Bedford	on behalf of Debtor Michael J. Jones richard@seelingerlaw.com rjb8181@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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Tamera Ochs Rothschild

trothschild@gmx.com pa70@ecfbis.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

Thomas E. Reilly

on behalf of Creditor Aberdeen Proving Ground Federal Credit Union ecf@tomreillylaw.com

TOTAL: 10